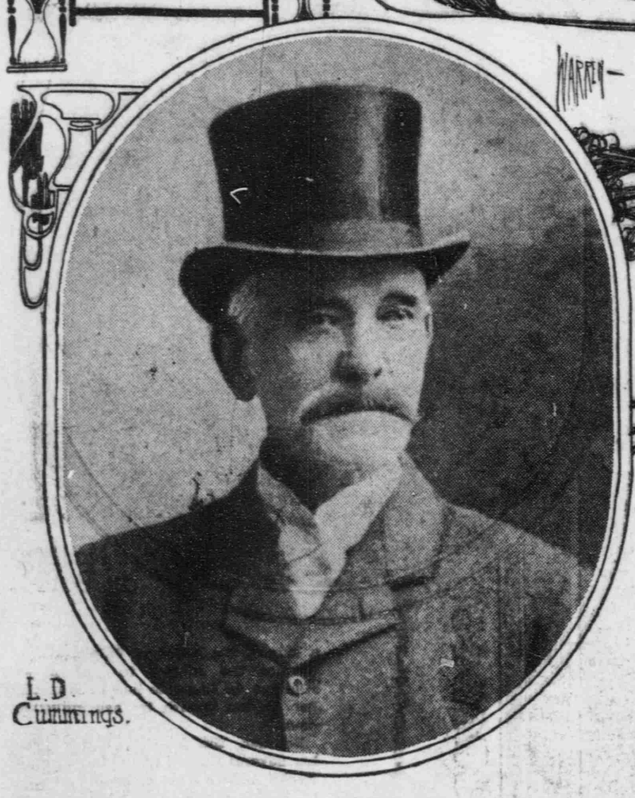
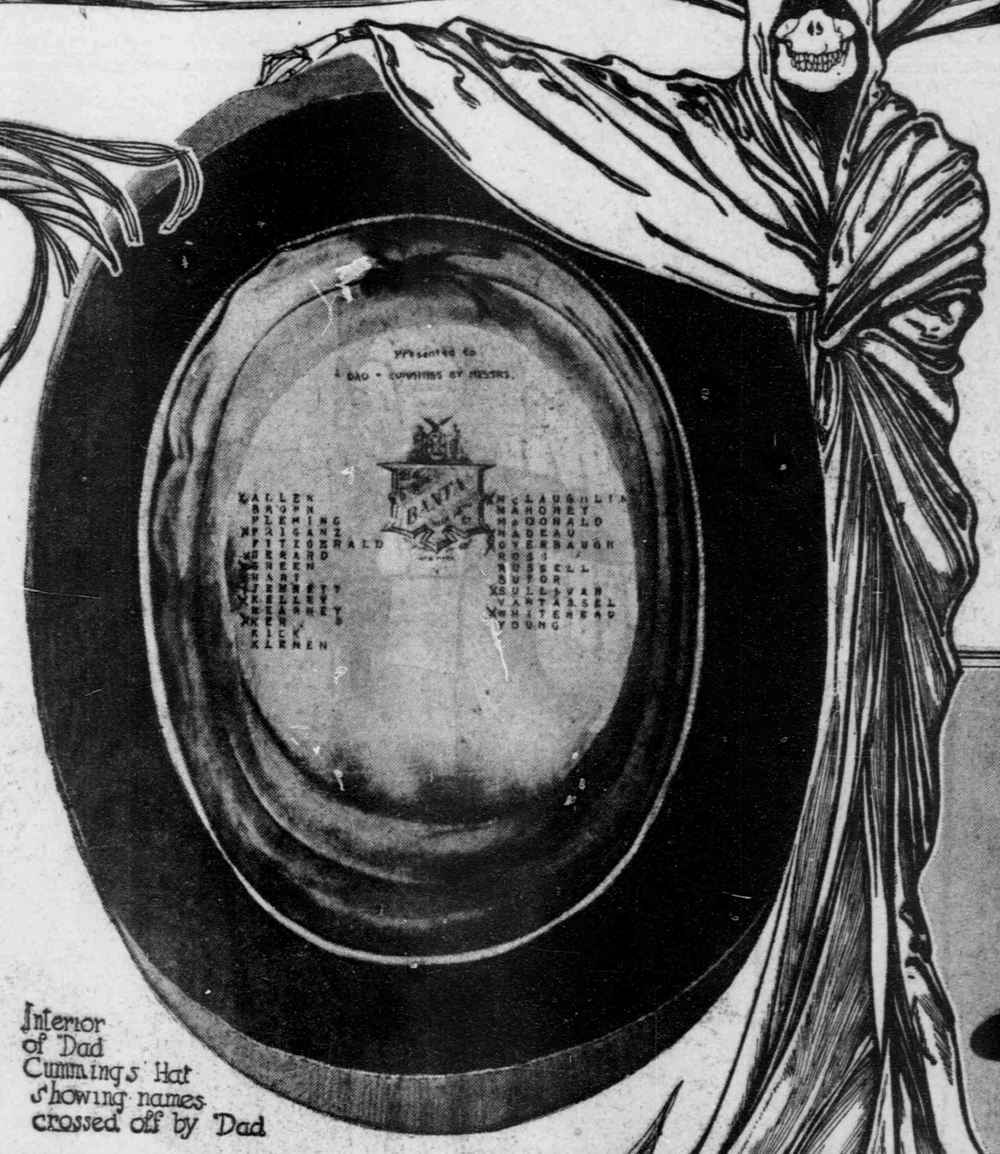
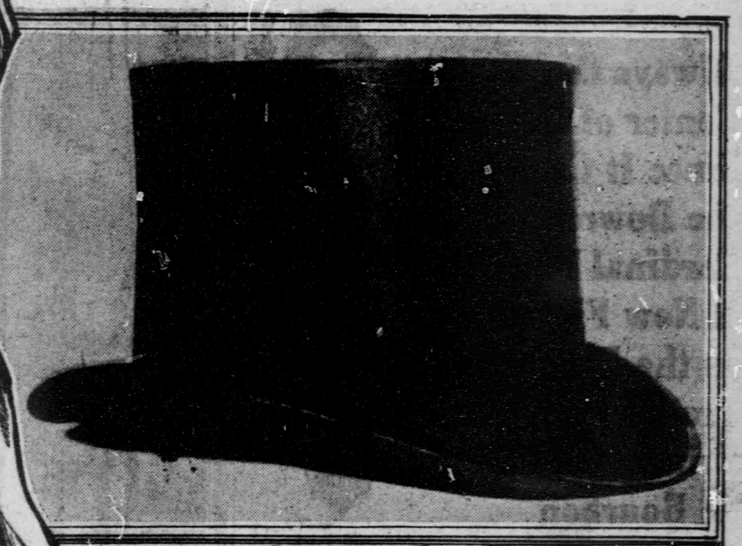
The Thirteen Names in the Dead Man's Hat



L. D. Cummings.



Interior of Dad Cummings' Hat showing names crossed off by Dad



"Dad" Cummings's Hat

Destruction of "Dad" Cummings' old tile and presentation of a new one followed by the death of twelve of the donors, the demise of the wearer concluding the list.

WHEN "Dad" Cummings' friends destroyed his old hat, it was by way of presenting him with a new one inscribed with their twenty-six names and the name of the recipient. But as one after another died and "Dad" checked them off the list, the hat came to be regarded as something almost uncanny by the men who wondered if theirs would be the next name marked off.

When the grave closed over "Dad" Cummings himself, the death roll numbered these thirteen:

ALLEN	KER
FRIGANZ	M'LAUGHLIN
GERARD	NADEAU
GREEN	OVERBAUGH
HART	SULLIVAN
JENNETT	WHITEHEAD

LORENZO (DAD) CUMMINGS.

COINCIDENCE or not, call it what you like, had Dad Cummings and his ill-omened hat existed in the old Puritan days there would have been a witch burning long before thirteen men had died.

Lorenzo Cummings was born in Greenwich village, now the Ninth Ward of New York, in June, 1821. A boyhood friend tells how he and Dad picked strawberries in a field where Broadway and Eleventh street now cross.

Cummings' first trade was stone cutting. He used to point with pride to granite stoops in old Greenwich village that had been cut by his hand, sixty-five years before.

As a very young man he became acquainted with Commodore Vanderbilt, and through his influence obtained a position as conductor on the first passenger train on the New York, New Haven & Hartford.

Old Commodore Vanderbilt went to him one day and said: "Look here, Cummings, you work here at a good salary, but you don't save anything. Now, I'm going to put $25,000 worth of this stock away for you and make you pay for it out of your salary. Some day it will be worth enough to make you independent."

What the old man said was true, but at that time Cummings felt confident that he was being swindled.

Cummings was with the road for thirty-five years, retiring in 1881. From the time of his retirement to the day of his death he led the life of a gentleman of ease, his enforced investment yielding him more than $1,400 a year.

Cummings was an enthusiastic volunteer fireman, the oldest member of the old Hoboken Turtle Club, and a charter member of the Stable Club, the first qualification for which was that the applicant be at least seventy years of age—a sober and sensible club this.

The old Hoboken Turtle Club was founded in 1796. Aaron Burr was a charter member. Its motto is expressive of the club as well as of Dad Cummings. "As we journey through life let us live by the way."

In the old days the club used to repair in a body to a certain grove on the Hoboken shore and prepare with their own hands a feast that would put Lucullus to shame. In the old records we find Dad one year on the "potato committee," another year on the "committee on onions and carrots." Great times those must have been.

Article VI. Section 5, in the bylaws of the club says "There shall be four meetings of the club for social purposes, viz., on the third Thursday of June, July, August and September of each year. One who attends one of these dinners at the old pavilion at Kingsbridge will never forget it."

And so the old gentleman, quick at repartee, good natured and generous, made friends wherever he went.

He made several Winter trips to Jekyll Island with the old railroad magnates, and in the Springtime a favorite pastime was to seek some quiet bench in Central Park and feed the squirrels. Invariably he carried a volume of history with him. History was the sole literally pursuit of Dad.

While a thorough American, Dad was a straight out and out Tammany Democrat. His sole political theory was straight Tammany ticket. He took no part in the civil war, because his politics opposed it. He took an active part in the famous Irish-American riot of the early seventies, however. For the benefit of those who do not know a word or two concerning the famous riot ought to be in order.

The Irish-Americans, with Irish flags flying, were in the habit of holding a great parade on the Fourth of July each year, in Broadway. But in this eventful year they marched down Eighth avenue and down Hudson street, at least that was the route.

Now the Ninth Warders resented this as a foreign invasion and took means to break up the parade.

They were successful, but the French revolution in its palmiest days presented no more exciting scenes than the Ninth witnessed that day. Mad mobs of men rushed up and down streets and alleys, bricks were thrown from housetops and troops were called out before the matter was finally settled.

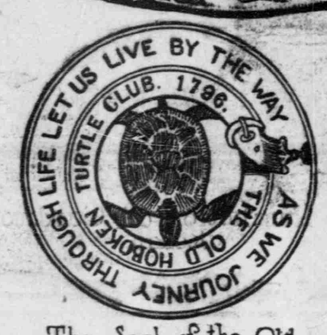
Among Dad's characteristics was the peculiarly democratic garb of silk hat and sackcoat.

For twenty years Dad wore one silk hat. In the course of time it was in and out of style half a dozen times. But toward the last its mange-like appearance recommended it for the dump.

"What! Get a new hat? Well, I guess not. I've worn this tile for twenty years. I guess it will do me as long as I'll need a hat," the old man was in the habit of saying.

But one fateful day someone knocked his hat off. Another kicked it, a third jumped on it, and in less time than it takes to tell this tile of the vintage of '61 was no longer serviceable as headgear.

There was lots of joshing and a subscription was proposed to which all might contribute toward purchasing a new hat for Dad.



The Seal of the Old Hoboken Turtle Club.

The old gentleman went home that night in a tennis cap.

The next day Dad was measured for the hat, and the day following with befitting ceremony it was presented.

In the hat were the names of the presenters.

"DAD"	PRESENTED TO CUMMINGS BY MESSRS.
ALLEN	KLENEN
BROWN	McLAUGHLIN
FLEMING	MAHONEY
FRIGANZ	McDONALD
FITZGERALD	NADEAU
GERARD	OVERBAUGH
GREEN	ROSS
HART	RUSSELL
JENNETT	SUTOR
KELLEY	SULLIVAN
KEARNEY	VAN TASSEL
KER	WHITEHEAD
KICK	YOUNG

With befitting modesty Dad received the hat, stating that while he felt the loss of his old hat as irreparable, he should value this new crown as his life; that he would never put it on or take it off without a thought for his friends.

A short time after this Schuyler Gerard, one of the presenters, and a member of the Old Guard, died. His death was soon followed by Jerry McLaughlin.

In talking over the death of his two friends, Dad resolved to check them off in his hat.

A few days later C. Friganz, long in the employ of the Western Union, died. Dad checked him off and said at the time, "I'll outlive the whole crowd of them." Then Thomas Jeannett and George Allen, brother of the old treasurer of Tammany, died. By this time Dad's joke began to worry the superstition of the subscribers.

A month later W. E. Whitehead, who ran the cigar store near the corner of Fourteenth street and Sixth avenue for years, died. Dad became hilarious, he celebrated; the unfortunate subscribers became more worried.

Dad would do his accustomed rounds, inquiring after the health of his benevolent friends. In this way he heard that Joe Kelley was dead. He was promptly scratched in the hat, but the report of his death was exaggerated; he lives to-day. He was a much worried man for many months, however.

The next to die was Hart, then Overbaugh; two months later Nadeau died suddenly. By this time the whole party awaited death patiently; only old Dad, past eighty-one, was enjoying himself.

Ker was the next to receive the cross, then Green. A month after Green died, M. J. Sullivan, the seltzer man, a wealthy West Sider, offered Dad $25 cash for the hat.

"That's a bad sign for you," was Dad's reply. "Might as well cross you off now."

Sure enough, Sullivan died two weeks later.

Who was to be the thirteenth? By this time the whole list was resigned to its fate. Dad Cummings' hat was the talk of the West Side.

Weeks passed, and no more crosses. Weeks passed into months, eleven months slipped away and then Dad himself took to bed.

Dad was shot some ten years before by Policeman Connor in an altercation in which the old man only had a bamboo cane to defend himself, and two bullets remained in his body.

Rheumatism now bound him, and within a few days of his eighty-fourth birthday the old man died, the thirteenth of the ill-fated list in the hat.

The hoodoo was broken apparently, as none has died since, though a year has passed.

ACCIDENTS THAT CRUSHED YOUTHFUL HOPES, BUT SENT NOTABLE MEN TO NOTABLE CAREERS

THE accidents of Fortune are more wonderful than the accidents of birth. Men have picked out the careers that they wanted their sons to follow, but Fate frequently smashed the fond hopes, and by a trivial accident of everyday life turned the energies of the young men into other channels. Sometimes they have succeeded and sometimes they have failed. Generally industry has been rewarded.

Periander, that shrewd old tyrant of Corinth, said five hundred years before Christ that "Nothing is impossible to industry." Twenty-three hundred years later Bishop Horne said the same thing in another way, that "It is better to wear out than to rust out."

But an accident sometimes turns the whole course of a man's life and makes him desert the occupation that he had picked out, and follow an entirely different one.

GEORGE W. PERKINS, the outside man of the firm of the J. P. Morgan Company, wanted to be a photographer. But to get the pin-money to start into the amateur photography business he went into his father's office, in 1877, at the age of fifteen years, as office boy. At seventeen a trusted clerk died, and he was to fill the place till a better one was found. The better one was never found.

The next year he was made cashier because he wanted more money. He still hoped to get the chance to start in the photography business. About that time he was asked to try insurance soliciting, and agreed. He proved to be a hustler. At twenty-five he was insurance inspector in twenty-seven States.

At thirty he still looked forward to the pleasure that he would feel as the proprietor of a big photograph establishment. Then the New York Life Insurance Company discovered him. It was all up with his photography ambitions. He was called here and made third vice-president.

He was filling this place when, at thirty-nine, J. P. Morgan discovered him and offered him a partnership. He explained to Mr. Morgan that if he accepted the position it would be at the sacrifice of his life ambition. He did not explain what this was. The inducements were too great, and he accepted.

To-day he is the leading young man in Wall Street, and is beginning to be spoken of as the probable successor to the title of "The Richest Man in the World." And all because he went into his father's office to earn money to buy a camera with.

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THE name Astor, spoken or written in America, conveys the impression of great wealth and influence. And yet in a degree the Astor millions are the result of accident. Perhaps the first John Jacob Astor would have made his fortune in whatever field he might have been thrown into. But after his father, a butcher at Waldorf, Duchy of Baden, Germany, had married a second wife, and she had made home too disagreeable for the boy, he went away and took ship for America.

This was the year that Great Britain recognized the independence of America, and it was surely an accident that in the same ship that brought young John Jacob Astor over to America was a German furrier who made the acquaintance of the young boy and was very kind to him. He told him a great deal about how to carry on the furrier business.

After young Astor had tried life as a peddler he found himself cold, hungry and penniless in New York. He remembered what he had heard about the furrier's trade, and applied for a place to work in "The Swamp" tanneries.

That was the commencement of the Astor fortune. He became a very good furrier, and at the time of the War of 1812 the town of Astoria, in Oregon, had become a great and flourishing fur trading post, and Astor owned it. This and his activities in Manhattan founded the Astor fortunes of to-day.

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FRANK A. VANDERLIP, vice-president of the National City Bank, was a bright young newspaperman of Chicago, who had a genius for figures and finance. He loved more than anything else to follow the fluctuations of the Street, and knew by heart the standing of every wealthy man in the city.

Because of his accuracy in reporting financial affairs he attracted the attention of Lyman Gage, afterward Secretary of the National Treasury. When a man was wanted in a Chicago bank to hold down an important position Gage, who was appealed to, suggested Vanderlip. He was given the place.

Time went by and Vanderlip had risen in Chicago financial circles. Gage was appointed Secretary of the National Treasury and wanted an assistant whom he could trust and whom he knew thoroughly. He wanted one who knew human nature as well as he did finance.

The first man he thought of was Vanderlip. He remembered that this young man was the first newspaperman who had correctly reported him upon an important matter, one which involved millions of dollars, and where a correct impression on the part of the public was necessary to the preservation of the fortunes of many people.

Vanderlip was made Assistant Secretary of the Treasury. He won the confidence of financiers and became vice-president of the great Manhattan Bank. And all because he happened to be assigned, once upon a time, to interview Mr. Gage.

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JOHN ALEXANDER DOWIE was not a religious youth. He had no special leaning toward holiness. Born in Edinburgh, Scotland, May 25, 1847, he early picked out the life of a business man as his calling for life.

One day his mother cooked an extra lot of fine large doughnuts. If there was anything that young Dowie liked above another it was a doughnut. He slipped into the pantry and ate so many of them that he was made ill.

He recovered, but a chronic state of indigestion followed that bade fair to make his whole life a failure. He was working in the office of a large mercantile house at Adelaide, Australia, where his parents had moved. For seven years he was thus employed, and all the time suffered from his early sin of overeating.

One day he was passing a mission room and heard an old negro preacher holding forth about the power of the Lord to cure all manner of ills.

"Just pray and fast!" said the preacher.

It made a lasting impression on the young man and he went home and proceeded to pray and fast. He prayed without ceasing, and refused to eat anything but bread and water for months. The natural result was that he was cured.

The diet of bread and water would have cured him, probably, but the praying did not hurt him any. He credited his cure to prayer, and commenced the life that ended with his reincarnation as Elijah.

* * *

IT WAS an accident that proved to Alexander Graham Bell that the human ear was the correct model for the receiving apparatus of the telephone. Because his father and grandfather had been students of sound and its peculiarities he was fitted to take up the experiments upon the phonautograph, which resulted in his success. He took an actual human ear, and, by manipulating it as a phonautograph (a machine for writing sound) obtained perfect sound-tracings. He was not at that time trying to make a telephone. He hoped to make a machine that would transmit intelligence from place to place by means of written lines.

While trying these experiments he was struck by the remarkable disproportion in bulk and weight between the thin membrane of the eardrum and the bones that it set in vibration.

"I have discovered the telephone," he suddenly exclaimed, turning to an assistant in his laboratory.

"If this eardrum, which is as thin as a piece of tissue paper, can make those large bones of the ear vibrate, why wouldn't a larger and thicker membrane cause a piece of iron in front of an electro-magnet to vibrate? There is the secret of the telephone."

Following out this line of thought and experiment, he constructed his first telephone, which was exhibited at the Centennial Exposition in Philadelphia.

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CHARLES W. MORSE, who sprang into prominence in connection with the Ice Trust, comes of an old Bath (Me.) family. His uncles and his father had been navigators and tugboat men on the Kennebec for years, and young Morse early went into his father's office as a clerk. He could do more work in the office, and at the same time be thinking of something else, than any man in Bath.

One Sunday he found himself alone in the quaint old city by the river, his family having gone to Portland. He determined to go out to a restaurant for his meals. When dinner time came he went out to find the restaurant, and discovered that there was not a public eating place in the city. The Old Sagadahoc House had been closed for the time being.

He had to go without his dinner, and after his anger had died away, he hustled around among his friends and raised a hundred dollars, with which he installed an old sea cook in a neat little restaurant, which opened Monday morning with clam chowders and stews.

Everyone was amazed, and the amazement grew greater when it was found that eighteen-year-old Charlie Morse was the proprietor. The lunch counter grew into a big restaurant, and became famous throughout the State.

* * *

RAYMOND L. DITMARS, assistant curator of the New York Zoological Park, who is one of the most promising writers upon animal and bird life, and one of the leading authorities upon reptiles in America, was a New York newspaper reporter. Having been born in the country, where he passed his boyhood in the fields and forests, he early became a lover of natural history.

He had no idea of devoting his life to the study of animals or the care of them. After working successfully in New York as a reporter on several papers, he accepted a position as reporter for the local department of the Associated Press.

He received an assignment to go twice a week to the Zoological Park in the Bronx to dig out animal stories, and his work in that way immediately attracted attention both in newspaper circles and at the meetings of the New York Zoological Society.

He passed all his spare time at the park studying the animals, and his early rambles and observations came in good play. Magazine managers began to ask who it was that was writing such faithful accounts of animal life and habits.

One day an assistant was wanted to the curator of the big Zoological Park, and he was the best fitted man for the place. Since then he has devoted his whole time and attention to the animals, and they all know him.

Last Summer, when the young panther "Teddy" escaped, Ditmars was the only man who could approach the animal. He called the creature down from a tree and carried him in his arms to his cage. If he had never been assigned to write animal stories by his city editor, he would never have become an authority upon animals.

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F. E. STANLEY, inventor of the Stanley dry plate used in photography and the Stanley locomobile, so successful as a road machine at the great Paris races and elsewhere, was a poor photographer in the little city of Auburn, Me.

He and his wife used to go over to the Poland camp meetings, near Poland Springs, and setting up their tent make tintypes of the religious pilgrims that gathered there. One day while working over his negatives in his dark room he made a great discovery. To make a long story short, he had discovered the dry plate of photography. That alone made him famous and wealthy.

The next year he was riding with his wife behind a very lively young colt on Goff street, Auburn. Stanley and his brother, F. O. Stanley, had always loved horses. They were traders and swappers of horses, and it was a cold day all over Maine when one of them was beaten at a trade.

The people were just going to church on this Sunday morning when with a rattle of wheels F. E. Stanley came down the street riding behind the colt, his wife holding to her hat and the seat of the carriage. A piece of paper blew into the colt's face, there was a smash, and out of the wreckage the man pulled his wife. She did not walk for years.

Stanley spent that year denouncing horses and working over "a wagan that will go and doesn't need a horse to pull it," as he called it. The result was the Stanley locomobile, which under another name is everywhere to be seen upon the streets of New York.

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FREDERICK H. EATON, president of the American Car Trust, who lives at the Waldorf-Astoria in Summer, and at 45 Central Park South in Winter, went into the shop of the little car factory in his native Pennsylvania town as puddler

He had a good mother, a woman of refinement and culture, belonging to an old Pennsylvania family. But the family was very, very poor. From his early boyhood his mother had wanted him to go to school and college, but the lack of funds cut short his hopes. While working all day as a puddler's assistant in the seethingly hot foundry, he would go home at night, bathe in a washtub and fall hungrily upon his books and study till midnight.

At fifteen he knew more about the car factory than any man about the place. One day a new clerk was needed and there was no one for the place. Eaton walked into the office and announced that he was a candidate. The president looked at his apron and laughed.

Eaton, coloring, told the president that he knew more about the work and business than any clerk the company had. After examining him to determine if this was true, Eaton was told to go out and wash up and come back to take a desk.